

Proposed Additions, Changes to the Qualified Health Plan Model Contract
and QHP Policies

April 25, 2013

*PLEASE SUBMIT WRITTEN COMMENT ON THESE PROVISIONS ONLY NO LATER
THAN MONDAY APRIL 29 AT 9 AM PDT TO ghp@covered.ca.gov*

Add to Article 3, Contractor's Responsibilities:

Notice to Provider Regarding Enrollee's Grace Period Status. "Contractor shall provide written or telephonic notice to its network providers within 15 calendar days of the start of the second month of the grace period of an individual Exchange enrollee who is receiving a federal health insurance subsidy. This notice shall inform the network provider that this enrollee's claims may be pended during the second and third month of the enrollee's grace period if premium remains unpaid. This notice obligation only attaches to network providers who have submitted claims to the QHP within the previous two months and any provider who is an assigned PCP for that enrollee. This notice obligation does not relieve the QHP issuer from compliance with existing state laws governing claims payment."

Amend Article 3.03 by adding the last sentence at the end:

"Notwithstanding the above, QHPs include those defined in 45 CFR Part 155, Subpart K, Section 155.1065(d)."

Add to Article 3.04 **Offerings Outside of the Exchange.**

"Contractor agrees that, to the extent not already required to do so by law, effective no later than March 31, 2014, it shall terminate or arrange for the termination of all of its non-grandfathered individual health insurance plan contracts or policies which are not compliant with the applicable provisions of the Affordable Care Act. Contractor agrees to promote ways to offer, market and sell or otherwise transition its current members into plans or policies which meet the applicable Affordable Care Act requirements. This obligation applies to all non-grandfathered individual insurance products in force or for sale by Contractor whether or not the individuals are covered by such products are eligible for subsidies in the Exchange."

Proposed Qualified Health Plan Policies for Plan Year 2014

I. No alternate benefit plan designs in the Individual Exchange market .

II. No silver Health Savings Account plans in the Individual Exchange market. Bronze HSA plans will be permitted.